

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph M. Connolly  
 Debtor

Case No. 17-15425-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db  
 13965467 +Joseph M. Connolly, 2514 Cedarfield Lane, Quakertown, PA 18951-6020  
 13965469 #Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749  
 13965470 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 +KML Law Group, P.C., Matthew K. Fissel, Esq., BNY Independence Center,  
 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
 13965471 Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240  
 13976086 +Lakeview Loan Srvng LLC, c/o Rebecca A. Solarz, Esq., KML Law Group PC,  
 701 Market St., Ste. 5000, Phila., PA 19106-1541  
 13965472 +Lakewiew Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop MS5/251,  
 Miami, FL 33146-1837  
 13965475 Mohela, PO Box 105347, Atlanta, GA 30348-5347  
 13965476 +Northland Group, Inc., POBbox 390905, Mail Code CBK2, Minneapolis, MN 55439-0905  
 13965477 +Northland Group, Inc., POBbox 390905, Mail Code CSB2, Minneapolis, MN 55439-0905  
 13965478 One Main, 675 North East End Blvd., Quakertown, PA 18951  
 13965479 Penn National Insurance, PO Box 13746, Philadelphia, PA 19101-3746  
 13965480 +Pennridge Pediatric Associates, Inc., 711 Lawn Avenue, Sellersville, PA 18960-1583  
 13965481 +Quakertown Veterinary Clinic, 2250 Old Bethlehem Pike, Quakertown, PA 18951-3948  
 13965483 +St Lukes's Hospital, ATTN: Billing Department, 801 Ostrum Street,  
 Bethlehem, PA 18015-1065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 02 2017 02:03:36 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 02 2017 02:02:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 02 2017 02:03:17 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13965466 +EDI: RMCB.COM Dec 02 2017 01:58:00 American Med Collection Agency, 4 Westchester Blvd.,  
 Suire 110, Elmsford, NY 10523-1615  
 13965468 +E-mail/Text: ering@cbhv.com Dec 02 2017 02:03:05 Collection Bureau of the Hudson Valley,  
 PO Box 831, Newburgh, NY 12551-0831  
 13965473 E-mail/Text: camanagement@mtb.com Dec 02 2017 02:02:35 M&T Bank,  
 Lending Services, Customer Service, PO Box 1288, Buffalo, NY 14240-1288  
 13965474 E-mail/Text: camanagement@mtb.com Dec 02 2017 02:02:35 M&T Bank, PO Box 900,  
 Millsboro, DE 19966  
 13965482 EDI: SEARS.COM Dec 02 2017 01:58:00 Sears Credit Cards, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 13995225 E-mail/Text: BKRMailOPS@weltman.com Dec 02 2017 02:02:36 Sterling Jewelers, Inc.,  
 d/b/a Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4601  
 13965484 EDI: RMSC.COM Dec 02 2017 01:58:00 Synchrony Bank (R Us), ATTN: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 13995226 EDI: RMSC.COM Dec 02 2017 01:58:00 Synchrony Bank (Walmart), ATTN: Bankruptcy Department,  
 PO Box 965060, Orlando, FL 32896-5060  
 13965485 +E-mail/Text: bankruptcy@huntington.com Dec 02 2017 02:03:06 The Huntingdon National Bank,  
 Customer Service, 2361 Morse Road, Columbus, OH 43229-5856  
 13965486 +E-mail/Text: bankruptcydepartment@tsico.com Dec 02 2017 02:03:52 Transworld Systems, Inc.,  
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Dec 01, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
DIANA M. DIXON on behalf of Debtor Joseph M. Connolly dianamdixonesq@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Joseph M. Connolly</u>	Social Security number or ITIN	<b>xxx-xx-1084</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-15425-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph M. Connolly

11/30/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**